

From: Seth Branam [S Branam@mathisbrothers.com]
Sent: Tuesday, January 09, 2007 3:50 PM
To: Taskforcecomments

To Whom it may concern,

I have very little I can add to what I am sure your already doing. I would make one suggestion regarding possible law reform or new legislation. I would like to see retailers and credit card companies required to perform certain actions to protect the consumer. I say this because certain credit card companies that will remain nameless, try to enforce the bully aspect of telling a retailer they can not ask for ID if the card is signed. I find this incredibly offensive that a retailer who would be the one to suffer a charge back cant protect themselves from credit card fraud. Secondly, if you sign the back of your card you just give the criminal a template of your signature. If federal law made certain requirements, credit card companies wouldn't be able to get away with enabling criminals to victimize.

Thank you for your time,

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